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15.

CAPITAL TRUST CORPORATION

LIMITED

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Can. R
957 (A)

... HEAD OFFICE ...
OTTAWA — CANADA

CAPITAL TRUST CORPORATION LIMITED



Incorporated by Special Act of the Parliament of Canada

AUTHORIZED CAPITAL - - \$2,000,000

of which

\$1,000,000

to be issued and fully subscribed

HEAD OFFICE - - OTTAWA, CANADA



M. J. O'BRIEN, Renfrew
President of the Capital Trust Corporation, Limited.

CAPITAL TRUST CORPORATION LIMITED

A TRUST COMPANY is to finance what a railroad is to commerce. With the coming of the railroad, the farmer is able to transport his produce more cheaply and get a better price in the most favorable market. The consumer, with transportation cheaper, buys his food more cheaply—while the connecting link, the railroad, makes handsome dividends for its investors.

The Connecting Link

A similarity can be traced in the financial situation. Canadians have on deposit in the various financial institutions millions of dollars on which they are receiving an average of about 3 per cent. interest. When they require to borrow money, to build a church, for instance, interest is demanded at the rate of 5, 6, 7, or even 8 per cent. The average is between 6 and 6½ per cent.

Obviously, it is necessary that the money supply be connected with the money demand, so that depositors may receive better interest and borrowers more favorable terms on their loans.

The link needed was a Trust Corporation, and the object of the formation of the Capital Trust Corporation, Limited, was to connect an immense **available** accumulation of capital with a known demand for money at a moderate rate of interest.



HON. S. N. PARENT, Montreal
Ex-Premier of Quebec.



DENIS MURPHY, Ottawa
Director, Bank of Ottawa.



R. P. GOUGH, Toronto
of Sellers-Gough Fur Co., Wholesale
Furriers.



A. E. CORRIGAN, Ottawa
Managing Director, The Capital Life
Assurance Co.

Vice-Presidents of the Capital Trust Corporation, Limited

Available Funds

There is available to the Capital Trust Corporation, Limited, certain funds on which interest has been earned only at the rate of 3 per cent., and in some cases even less. That there is a much better market for this money is evidenced by the fact that in parts of Canada religious congregations negotiating loans have been forced to pay as high as 8 per cent. for the money needed.

For centuries past in western Europe immense wealth has been accumulated in endowment funds, the trustees of which have invested the money with a view to absolute security only, the rate of interest being a very secondary consideration. As a consequence, the accumulations of capital are being held at a very low rate of interest. The opportunities that Canada provides, offering equal security and higher interest, have not been investigated.

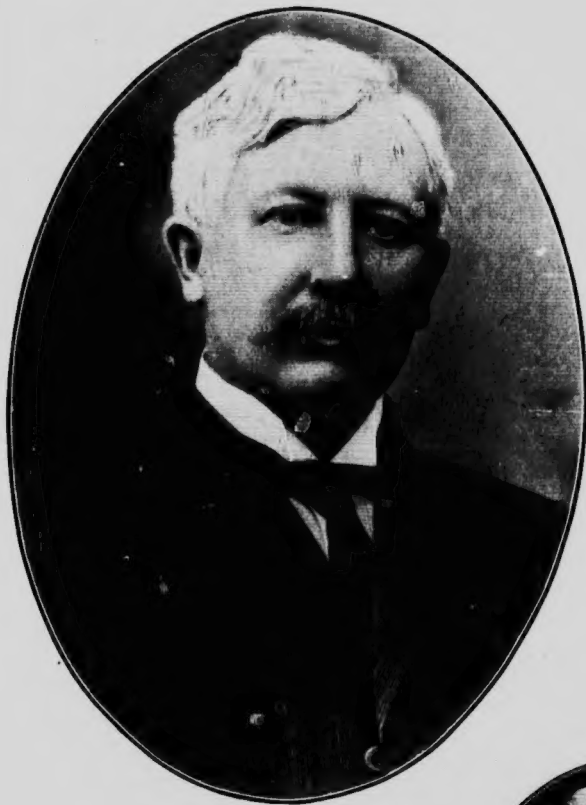
Here is the opportunity for a trust company that enjoys the confidence of the trustees of such funds, as does the Capital Trust Corporation, Limited, to connect this supply of money with the demand in Canada.

The Strength of the Corporation

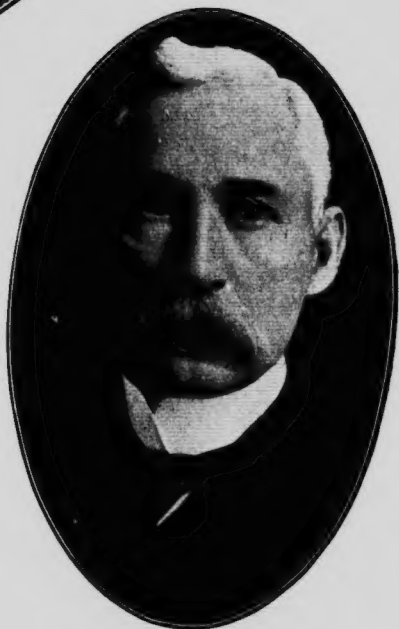
The strength of the Capital Trust Corporation, Limited lies in its Board of Directors, their experience and the moral and financial support of its shareholders. With Ottawa as its headquarters, the Corporation extends its sphere of influence over the entire Dominion, and will establish branches in all the important centres of Canada.

Sources of Income

The Capital Trust Corporation, Limited, fulfils all the functions of a trust company, foremost among which is the administration of estates. Estates aggregating millions of dollars are pledged to the new corporation and the sources for obtaining further estate and trust business are practically inexhaustable.



B. G. CONNOLLY
Managing Director



J. J. LYONS, Ottawa
Director, Capital Life Ass. Co.

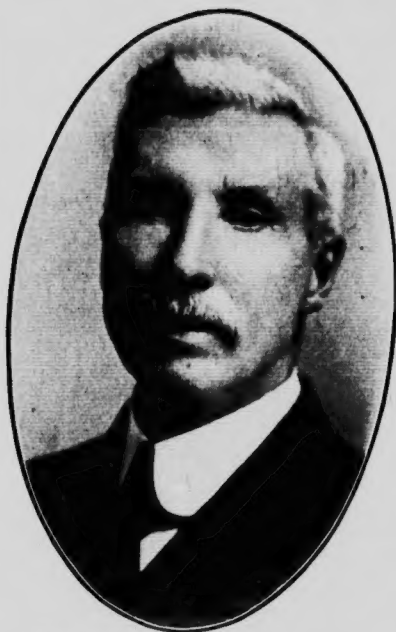
The income of the Capital Trust Corporation, Limited, is derived from:

- (A) The investment of its Capital Stock, Deposits, etc.
- (B) The fees and commissions obtained in connection with the administration of estates.
- (C) The investment of trust moneys.
- (D) The collecting of accounts, rents, dividends, mortgages, etc.
- (E) Acting as trustee, guardian, official administrator, assignee, etc.
- (F) Acting for the owners of real estate.
- (G) Acting as agent for the transaction of business, the management of, and winding up of estates.
- (H) Acting as custodian of sinking funds.
- (J) Renting of safety deposit vaults.

Other Trust Companies It is interesting to note the wonderful progress that has been made by other Canadian Trust Companies.

The Royal Trust Company of Montreal earned 30·6 per cent. and paid a dividend of 16% in 1912. The value of this stock has advanced in the twelve years of the company's existence from 100 to 420. The stock in the National Trust Company, established in 1898, with a capitalization of \$1,500,000, sold on the Stock Exchange in 1913 at 218. Neither of these trust companies presented the same prospects that the Capital Trust Corporation, Limited, offers. The Hibernia Trust Company of New Orleans was established in 1902 with a capitalization of \$1,000,000, shares selling at \$100 par. Seven years later the company paid a dividend of 30 per cent. and in the same year the stock sold on the Stock Exchange at 625.

Increase in Capital Unnecessary Before a railroad, a bank, or a similar institution can materially increase its earning power, it must increase its equipment, and, therefore, its capital. A trust company, however, can multiply its earning power without any increase in its capital. This is the reason why the net earnings of trust companies are so high, and continue to increase from year to year.



EDWARD CASS, Winnipeg,
Wholesale Merchant.



HON. R. G. BEAZLEY, Halifax
Contractor.



J. J. SEITZ, Toronto
President, Capital Life Ass. Co.



C. P. BEAUBIEN, K.C., Montreal
Of Beaubien & Lamarche, Advocates

DIRECTORS

The strategic position of the Capital Trust Corporation, Limited, is undeniable—reaching out one hand to where wealth lies awaiting profitable investment—the other hand to where trustworthy organizations are anxious to borrow money on the best security, without paying the extortionate interest demanded.

Nation Wide Influence The Capital Trust Corporation, Limited, is without a rival in its field. The stock is finding its way into the hands of prominent men in every part of Canada and Newfoundland. Wherever a branch is opened, there business flows to it because of the Corporation's connections and because of its active and sympathetic relations with 40 per cent. of Canada's population.

It is evident that from the immense volume of business available to the Corporation, added to the fact that the placing of the Capital Stock is costing comparatively little, handsome dividends are anticipated at an early date.

Capital Stock The Capital Stock of the company consists solely of ordinary stock, of which the directors are issuing one million dollars (\$1,000,000). This first allotment of stock is issued at \$110 per share, being at a premium of 10 per cent. The directors may increase the premium on the stock at any time.

The directors have subscribed for their own stock at the rate of \$110 per share, and everyone becoming a shareholder must pay at least \$110 a share on all stock subscribed. No bonus stock has been issued to anyone, and no stock has been issued, or shall be issued as paid for, otherwise than in cash.

Terms of Subscription The terms of subscription are as follows: On application \$20.00 per share, which includes the premium of \$10.00. The balance shall be payable in nine consecutive monthly instalments of \$10.00 each, commencing one month after acceptance of application.

Shares may be paid for in full upon application, or they may be purchased in accordance with the terms of payment as set forth in the preceding paragraph. An investor of moderate means will, therefore, be enabled to secure at least a few shares of stock upon easy payments.



LT.-COL. D. R. STREET
Ottawa Electric Co.



E. FABRE SURVEYER, K.C., Montreal
President, Metropolitan Trust Co.



GORDON GRANT, C.E., Ottawa.
Chief Engineer, Transcontinental Railway.



HON. WM. McDONALD, Cape Breton
Senator.

DIRECTORS

Up to October 1st, 1913, of the million dollar allotment of stock, \$504,000 had been subscribed, leaving a balance available of only \$496,000. Among the subscribers to the stock are found the names of prominent men and women from coast to coast, investors who appreciate the extraordinary future and the splendid field that lies before the Capital Trust Corporation, Limited. The list of shareholders is long, representing all lines of activity, demonstrating how the unique character of the enterprise presents a wonderful opportunity to investors of large means and of small.

Review

Review the facts briefly:

1. The necessity for a Canadian intermediary between huge accumulations of capital deposited at low interest and vast sums needed for new enterprises and for which exorbitant interest has been demanded.
2. More than one half the available stock already subscribed by men who realize that the Capital Trust Corporation, Limited, will be the means of securing to them better interest on their savings, better terms on their loans and handsome dividends on their investment.
3. The net earnings of trust companies in Canada in 1912 averaged 20 per cent.
4. Estates aggregating \$90,000,000 are pledged to the Capital Trust Corporation, Limited, as Executor, and these are but a fraction of the estates known to be available.

The measure of success of a trust company depends upon its sphere of influence and connections. The Capital Trust Corporation, Limited, by virtue of its affiliations, commands influences operating in every section of Canada and has connections with European institutions controlling large investments.

Full details regarding the Corporation, the purchase of Stock, and the list of present shareholders, may be obtained by writing to the Head Office

CAPITAL TRUST CORPORATION LIMITED

HEAD OFFICE

OTTAWA, CANADA

Page Eleven



GEO. C. H. LANG, Berlin
The Lang Tanning Co.



HUGH DOHENY, Montreal
Railway Builder.



W. J. POUPORE, ex-M.P., Montreal
President, W. J. Poupore Dredging Co.



A. E. PROVOST, Ottawa.
of Provost & Allard

DIRECTORS

THE FUNCTIONS

OF THE

CAPITAL TRUST CORPORATION LIMITED

The functions of the Capital Trust Corporation, Limited, are classified as follows :

Financial Agency
Administration of Estates
Management of Property
Assignment and Liquidation

The Capital Trust Corporation, Limited, receives deposits, paying interest on same, half yearly, at the rate of 4 and $4\frac{1}{2}$ per cent. per annum, the rate depending on the length of time for which the money is deposited and the state of the money market.

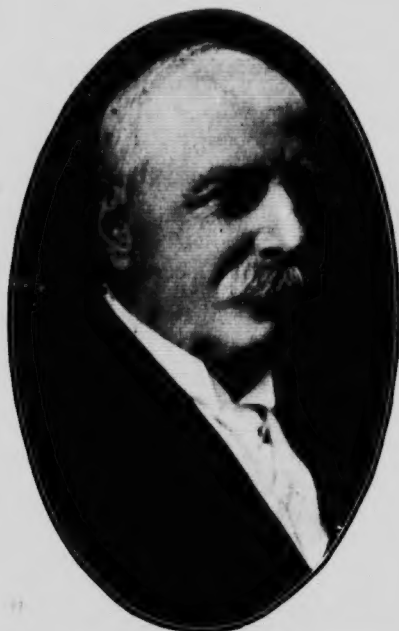
Money is loaned upon first mortgages, and upon securities conforming to the Trustees Act, approved by the Board of Directors, and subject to government supervision.

"Guaranteed Investments" The Capital Trust Corporation, Limited, offers a form of investment for savings which allows a higher rate of interest than is usually given for investments of equal security. The Corporation's "Guaranteed Investments" yield an income of $4\frac{1}{2}$ per cent. on security which is absolutely safe. The money thus deposited is invested by the Corporation in first mortgages and other approved securities. This form of investment is especially recommended to Executors, Trustee and Private Investors because of the high rate of interest yielded and the security offered not only by the mortgage itself but by the entire assets of the Corporation.

The Capital Trust Corporation, Limited, serves as Financial Agent in the floating of approved bond issues, acting as Trustee for the holding of the mortgage; Registrar, Transfer, and Issuing Agents of the Bonds; and Custodian for the sinking fund.



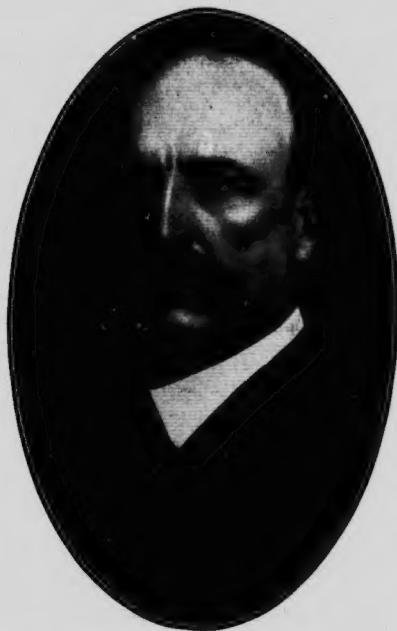
W. P. O'BRIEN, Montreal
Member of Montreal Stock Exchange.



MICHAEL CONNOLLY, Montreal
Contractor.



E. W. TOBIN, M.P., Bromptonville
Lumberman.



T. P. PHELAN, Toronto
President, Can. Railway News.

DIRECTORS

The Capital Trust Corporation, Limited, is authorized to act as Executor, Administrator, Trustee and Guardian.

Estates

The administration of estates is one of the most important functions of the Company. It is perfectly equipped to undertake the heavy responsibilities incurred in the economical execution of wills. The Corporation has decided advantages to offer in support of its claim that it is better fitted to act as executor than an individual. Its financial strength, the certainty of longevity, the accumulated experience of its officers in the investment of money, and the fact that the entire time of the officers is devoted to the execution of trusts, are factors which ensure the economical and satisfactory rendering of the services required of an executor or administrator.

Choice of Executor

The importance of making a will is only exceeded by the importance of selecting a suitable executor. It is essential that the accumulations of a lifetime be distributed by a trustworthy, competent executor, who should also be appointed Guardian of the interests of minors, and Trustee to relieve the widow of the anxieties attendant upon financial matters.

That the Capital Trust Corporation, Limited, is to be preferred before an individual for the appointment of Executor is evident. An individual, however willing he may be, is subject to the vicissitudes of fortune, ill-health, death, incapability, absence. He may be the victim of frauds, which the experience of the Corporation would avoid.

Court

Appointment

If no executor is named the Court appoints an "Administrator with Will Annexed," or in the event of the death of an individual executor before the execution of the will is completed, a successor. In either case, the person appointed may be just the person the Testator would not have wished to administer his estate.

Few individuals offer the same financial responsibility that the Capital Trust Corporation, Limited, offers. The individual has neither the experience nor the facilities for the handling of investments and the transaction of financial business. Seldom, if ever, does an individual offer the united experience and sound judgment of an experienced staff, with the wisdom of a competent Board of Directors.

**Fees
Moderate**

And yet the fees charged by the Capital Trust Corporation, Limited, or allowed by the Court, are no higher than would accrue to an individual executor.

**Trustee
Guardian**

Bequests to the widow and others unskilled in the care of financial details, should be left in trust. The Capital Trust Corporation, Limited, appointed as Trustee, is enabled to safeguard the bequests, upon which the beneficiary is in all probability dependent, and make suitable investment to the very best advantage. Similarly in the capacity of Guardian, the Corporation is equipped to render the beneficiaries, not yet of age, the highest income consistent with absolute security.

The Corporation is authorized to act as the agent in the purchase and sale of real estate, the management of properties, and the collection of rents. Its splendid organization ensures the highest returns and satisfaction to those who entrust property to its care.

Receiver

The Corporation's charter empowers it to act as Receiver, Assignee or Liquidator for corporations, firms or individuals. The experience of its staff ensures the economical winding up of the business and the prompt distribution of the money among the creditors, in accordance with the law. Efficiency and conscientious management characterize this branch of the Corporation's activity.

CAPITAL TRUST CORPORATION LIMITED

SOLICITS YOUR TRUST BUSINESS

Experience and Integrity are Reflected in the List of Widely Known Men
Composing the Board of Directors

ALL INVESTMENTS MADE BY THE CORPORATION ARE
FULLY APPROVED

The Management is conservative, wholly removed from speculation, and is
available to clients at all times for consultation purposes

HEAD OFFICE

OTTAWA, CANADA